

THE PEACE RIVER TRIBUNE

MOST WIDELY READ HOME PAPER OF THE PEACE RIVER COUNTRY—"LAND OF HOPE AND BEAUTY"

Vol. VI

\$1.50 a Year

GRANDE PRAIRIE, ALBERTA, THURSDAY, SEPTEMBER 23, 1937

5 Cents a Copy

No. 14

LARGE MOTOR TRUCK FOR WATER-SEWER SYSTEM

First Motor Driven Road Vehicle Arrives Stony Lake On Monkman Pass Trail

Trip Made Possible By The Cooperative, Voluntary Efforts Of Individuals And Communities—Beautiful Mountain Scenery Is Background Of Pretty Lake, Which When Developed Will Be Equal To, If Not Better Than Jasper Or Banff, Though It Is Only The Gateway To The Enthralling Grandeur Of Kinross Falls And The Monkman Lake District.

Trip Organized By Mrs. Arthur Smith, Wife Of Publicity Director Of The Monkman Pass Highway Association—Members Of Party Take Bumps And Put Luck With A Smile.

City The Tribune Staff Representative

Just before noon last Monday a two-ton V-8 truck with grain bins, driven by Ted Westbrook, well-known motorcycle racer and truck driver at Grande Prairie, came to a stop on the southeast shore of Stony Lake on the blazed trail of the proposed highway to Kinross Falls. It was the first motor-driven road vehicle ever to stand by that lake.

"Well what of it?" someone may ask, "hasn't many a motor vehicle stood by Stony Lake for the first time in the lake's history?" True enough, but never before made a fifty-mile path, much of it through hills and tall timber, made for one by the united efforts of a people driven by force of circumstances to make a shorter, safer, and more comfortable route to their homes. If the trip had been to the right and prospered, it would certainly be something.

Pilot Makes Futile Mercy Trip North-West of Fairview

Rough Nature Of Country Prevented Landing Of Plane To Take Man Who Had His Back Broken, By Fall From Horse, Out To The Hospital.

On Monday Pilot Waagen of the United Air Transport made a futile mercy trip from Edmonton into the bush country around Worsley, north-west of Fairview, to take a man to the hospital who had his back broken when he fell off a horse.

After circling around several times the attempt to reach the unfortunate man had to be abandoned owing to the rough nature of the country.

Dr. McFarlane of Fairview, who accompanied Waagen on his flight, returned later and the man in the end, Waagen flew to Grande Prairie for gas, then being to gas of the grain at Fairview, and returned to Edmonton Tuesday morning.

Coach Of G.P. Girls' Soft Ball Team Is Tendered Banquet

Big Foster, manager and coach of the Grande Prairie girls' softball team was tendered a banquet on Thursday night by the members of the team in the Donald Hotel, in appreciation of the interest shown in the success of the softball organization.

Mr. Foster was also presented with a pen knife and silver chain.

The presentation was made by Doris Grant who in an appropriate little speech expressed the appreciation of the members of the team for all that Mr. Foster had done for the team.

Mr. Foster received the gift with expressions of the hope that next season the team would enjoy even greater success.

During the evening the possibility of organizing a girls' hockey team was discussed and it is quite possible that this will be done, with Mr. Foster as coach.

Convention Of Teachers At G. P. October 7 and 8

The Grande Prairie Teachers' Association convention will be held in the Grande Prairie high school on Thursday and Friday, October 7 and 8.

The guest speaker will be Inspector of High Schools, Mr. Hoffman, of Edmonton.

The teachers of St. Joseph's school are putting on demonstration classes.

The following group have charge of the convention: Hon. Pres. L. A. Walker, president; H. T. Swartz, Mrs. R. Dobson, sec.-treasurer; T. W. Norton, vice-president; H. C. Melness, past president.

G. P. Branch Of Canadian Legion Smoker Sept. 29

The Grande Prairie Branch of the Canadian Legion will have a smoker on the evening of Wednesday, September 29th, in the Legion hall.

At this meeting the same manager, J. S. McKinnon, will report on the Legion convention held at Lethbridge in June.

All members of the Legion are invited. This includes members of all branches of the Legion in the Peace River.

As Seen By Friends of M.P.H.A.

MRS. L. J. O'BRIEN: I enjoyed the trip very much and am looking forward to going to Kinross Falls next September, if not further.

MRS. R. E. NEWCOM: My wife and I are planning to go to Stony Lake and the Monkman Pass Highway Association. I was delighted with the trip. From an artist's standpoint this route opens up a new field of mountain scenery, possibly surpassing that of even Jasper or Banff.

W. D. ALDRIDGE, Superintendent of Riverbank Experimental Station: In the face of great odds the Monkman Pass Highway Association has built a road over which a truck load of people reached Stony Lake. Eventually we shall make the trip. For now, it is a wonderful feat made possible by the voluntary effort of individuals and communities.

L. C. PORTER, President of Grande Prairie Board of Trade: I have been talking with some of those who made the trip to Stony Lake and they were amazed at the progress made in cutting the road through. The Grande Prairie Board of Trade is vitally interested in the Monkman Pass Highway project and it is encouraging to learn of the work already accomplished.

HUBERT SUMNER, President of Beaver Lodge Board of Trade: I certainly am glad the Monkman Pass Highway Association has the road cleared enough to Stony Lake to permit a truck to get through. They are doing a wonderful work. The fact that the road is being broken down from tide-water on the Pacific are being broken down.

CHERRY McNAUGHT, President of the Monkman Pass Highway Association: I am very pleased that the party which left for Stony Lake last Sunday had a successful trip. I hope the road will be much improved in the near future. A party from Seasmith are the first to volunteer to make some of the necessary improvements.

MRS. ARTHUR M. SMITH, Organizer of the Trip: The fact that we reached the shore of Stony Lake with the truck is very gratifying to me. It was quite a feat. I hope the road will be much improved in the summer and was anxious to at least reach Stony Lake before fall. Life is a matter of comparisons. When early in the summer the road was cleared to Camp Two, we were quite pleased to reach there with our car. Returning from Stony Lake, Camp Two seemed almost home.

E. G. FAWKES, one of the Organizers of the Monkman Pass Highway Association: After a successful motor trip by truck to Stony Lake, which was thoroughly enjoyed by all, I am now firm, convinced that ever that no great engineering difficulties exist on this section of the route. The Monkman trail blazers certainly knew their onions, following the gravel ridges, crossing creeks at most advantageous points, and at no place will travel have to be hauled over six miles of rough and rocky road near completion. No expensive bridges, no long steep cuts or cuttings to keep up. The boys who blaze the trail save freely time and effort. Mr. Westbrook's ability as a driver was splendid and largely to him go the credit of a successful trip.

Coastal Fleet Irrevocable Says Sir Edward Beatty

J. Barnett, Editor Of A.T.A. Here On Organization Trip

But Construction Must Wait Until There Is Greater Financial Security

John W. Barnett, editor of the A.T.A. and General Secretary-Treasurer of the Alberta Teachers' Association, is here meeting groups of teachers and individuals, with a view to further developing the organization in the Peace River.

In conversation with The Tribune reporter, Mr. Barnett said that he expected to be in the Peace River at least ten days.

BIG DANCE PISTONET CREEK WEDNESDAY, SEPTEMBER 29

Officials of Monkman Pass Highway Association were recently here to set the date for the next dance which will be held on Wednesday, September 29. The Vagabond Orchestra have again offered to give their services.

BILL GODFREY LEAVES HOSPITAL

Bill Godfrey, who was injured in a plane crash, recovered from his injuries sufficiently to leave hospital today.

Dist. Horticultural Society To Meet September 29

The annual meeting of the Grande Prairie District Horticultural Society will be held in the dining room of the Grande Prairie Hotel on Wednesday, September 29.

All those interested in the work of the society are urged to attend.

C. P. R. President And Party Guests Held At Honor At Luncheon Given By The Grande Prairie Board Of Trade To Spirit Riders Represented.

"Personally, I have always felt that a rail outlet from this country would be a great help. We will have to wait until such a project is sufficiently secure to warrant the expenditure of the necessary \$50,000,000."

The statement was made by Sir Edward Beatty, who was the guest of honor at a luncheon given in the Donald Hotel on Thursday.

The president of the C. P. R., J. H. Smith, of the Peace Department, and Mr. Doherty, N. A. R. road superintendent.

There were 200 present, representing all sections of the country from Dawson Creek to Spirit River.

A special feature of the luncheon was the speech of Sir Edward Beatty, who was the guest of honor. He was accompanied by Mr. J. H. Smith, president of the Western Lines, J. M. Macpherson, manager of the C. P. R., and J. H. Smith, of the Peace Department, and Mr. Doherty, N. A. R. road superintendent.

There were 200 present, representing all sections of the country from Dawson Creek to Spirit River.

A special feature of the luncheon was the speech of Sir Edward Beatty, who was the guest of honor. He was accompanied by Mr. J. H. Smith, president of the Western Lines, J. M. Macpherson, manager of the C. P. R., and J. H. Smith, of the Peace Department, and Mr. Doherty, N. A. R. road superintendent.

The annual meeting of the Grande Prairie District Horticultural Society will be held in the dining room of the Grande Prairie Hotel on Wednesday, September 29.

All those interested in the work of the society are urged to attend.

ADDITION TO MONKMAN PASS TRAIL OF 1937 STORY

After the Monkman Pass Trail of 1937, what was printed on page three, Mr. Smith, who was the publicity director of the Monkman Pass Highway Association, said that the trip was a success. The trip was made possible by the cooperative, voluntary efforts of individuals and communities.

Successful Clinic Held Tuesday At Grande Prairie

Dr. Michie, Who Conducted Clinic, Explains Objects Of Provincial Public Health Dept.—Assisted By E. J. Kibbawa, Psychologist

Dr. T. C. Michie, of the Provincial Department of Public Health, assisted by E. J. Kibbawa, psychologist, held a very successful clinic at the Grande Prairie public school on Tuesday.

Dr. Michie explained to The Press the objects of these clinics.

He said that the department was trying to treat these cases as early as possible, but to avoid the development of mental hygiene. The clinic, he observed, is a preventative branch not only preventing, but to assist in the proper handling of mental disorders.

Continued on Page Eight

Hythe Elks To Hold Carnival On Friday October 8th

HYTHE Sept. 22.—The Hythe Elks are staging a carnival, which will be held in the Jubilee hall on Friday, October 8th, from 10 a.m. to 10 p.m.

Games, if all kinds will be provided which will appeal to both young and old.

The Hythe Elks have never set foot down on any undertaking and they are determined to keep up that tradition.

Music and society dance will be held in connection with the carnival. Food music is guaranteed.

Liberals To Meet At Grande Prairie On October 2nd

A meeting of the executive of the Grande Prairie Liberal Association will be held in the dining room of the Grande Prairie Hotel at Grande Prairie on Saturday, October 2nd, at 8 p.m.

In view of the recent developments in the Liberal party, it is hoped that every member will attend and bring with him or her any other interested friends.

Predominating Average Wheat Grades in Peace River District 3 Northern and 2 C.W. Garnet

Says Inspector J. P. Rice, Representing Western Canada Wheat Board

Inspecting samples of grain to be included in the Standards—Practically All Grain Is Dry.

The Board of Grain Commissioners, in making its annual inspection, to all wheat grades, is now in the Peace River district for the purpose of selecting and forwarding to the Western Canada Wheat Board, samples of grain to be included in the standards for this crop.

Grande Prairie Dist. Co-op Society Meeting Sept 28

The Grande Prairie and District Co-operative Society will hold a special meeting in the Town Hall at 8:00 a.m. on September 28th, at which the program will be as follows:

1. Report of the executive.

2. Report of the treasurer.

3. Report of the secretary.

4. Report of the committee on grain standards.

5. Report of the committee on grain standards.

6. Report of the committee on grain standards.

7. Report of the committee on grain standards.

8. Report of the committee on grain standards.

9. Report of the committee on grain standards.

10. Report of the committee on grain standards.



SIR EDWARD BEATTY, K.C.
Head of C. P. R. who was guest of honor at a luncheon given by the Grande Prairie Board of Trade on Thursday.

NORTHERN ELECTRIC DISTRICT MANAGER MAKING A BUSINESS SURVEY OF THE PEACE RIVER

A. McArthur, district manager for the Northern Electric District, is making a business survey of the Peace River valley, which will be completed by the end of the month.

PLANE ARRIVES AT LOCAL AIRPORT Late Thursday

A United Air Transport plane, with Pilot R. Kibbawa at the controls, arrived at the local airport from Port 8, John at 7:30 on Thursday evening.

Junior Live-Stock Feeding Club To Be Formed Here

Plans are being made to organize a Junior Live-Stock Feeding Club, which will be held in the Jubilee hall on Friday, October 8th, from 10 a.m. to 10 p.m.

American Hunters Have 100 Per Cent Successful Trip

A most successful hunting trip under ideal weather conditions, was the way it was described by the hunters who returned from their 21-day hunt in the Rockies, to the Tribune reporter on their arrival at Grande Prairie on Friday afternoon.

Shipments Of Live Stock From North Are Still Heavy

High prices on the last stock trip shipment on Sunday showed an advance over three weeks previous \$8.75 for heavy feeder pigs.

Live stock shipments still remain heavy notwithstanding restrictions in the country.

Two cars of heavy and two of cattle were shipped from the north side of the Peace River on Monday for the north side of the Peace.

Efforts Being Made To Re-organize G. P. Boy Scouts

That efforts will be made to re-organize the G. P. Boy Scouts is a statement made by H. H. Johnson, a Canadian assistant executive committee member of the Boy Scouts of America, who spent the better part of two days at Grande Prairie, following a trip into the Peace River.

THRESHOLD DANCE, BEZANSON ON FRIDAY, SEPTEMBER 24TH

The monthly dance, the Threshold Dance, will be held at the Grande Prairie Hotel on Friday, September 24th, from 8 p.m. to 12 m.

Twenty-four couples, plenty to eat, and a good time.

Vote Stood 160 For, 57 Against, Majority Considerably More Than Necessary To Carry Bylaw

Town Now Empowered To Issue \$50,000 Twenty-Year Bonds For Installing Of First Unit—Heavy Vote Cast Indicates Deep Interest Taken In Project—Agitation For Water And Sewer System Started Many Years Ago—Work Will Not Start Till Next Spring—Mayor And Councilors Gratified With The Result—System To Be Extended As Time Goes On.

The Water and Sewer By-law which was submitted to the ratepayers on Wednesday was carried by over the two-thirds vote necessary for its passing.

FOR 160
AGAINST 57
Total 217

The council is now empowered to issue \$50,000 twenty-year bonds to install the first unit in a system which eventually will be extended to all parts of the town.

The vote was relatively a heavy one, which indicated the deep interest taken. A small number of voters had marked their ballots.

Stucco Allowed In The East Block Of 3rd Avenue South

Donald To Be Asked To Lease Waipiti Risk For One Year With Option To Purchase At \$2,000—Question To Be Disposed Of One Way Another

The following were present at the special meeting of the council held to deal with the Building By-law and the Waipiti risk proposition: Mayor Tupper, Councillors Simpson, Bentler, Oliver and Hargrave.

The Building By-law was the first item on the agenda. The question arose out of a petition from the residents living in the east block of 3rd Avenue South, asking that the building be stuccoed.

Councillor Simpson thought that the building should be stuccoed, but the Mayor, Mr. Tupper, was of the opinion that the building should be left as it is.

After a long discussion, the council decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

The council also decided to ask the Mayor to lease the Waipiti risk for one year with an option to purchase at \$2,000.

1990

Interesting News From Sexsmith

Vol. VI, No. 14

By R. A. MACLEOD

Sept. 21, 1937

Miss Anne Fraser left on last Friday's train for a ten-day holiday in Edmonton and Calgary, where she will be visiting friends.

The blessed event happened to Mr. and Mrs. John Olson at the maternity hospital at Sexsmith on Thursday, September 10th, when they were presented with a baby girl. A rather peculiar co-incidence, in as much that it was exactly fourteen years almost to the hour when their first child was born. One more girl John, and you will have a full house, three jackets and a pair of queens.

Grand Theatre

SEXSMITH, ALBERTA

Don't miss seeing this picture!

SHIRLEY TEMPLE

— in —

"Dimples"

A benefit show for the Ladies' Aid of Sexsmith on

SATURDAY, OCTOBER 2ND

Two Shows—7 and 9 p.m.

also showing on

MONDAY, OCTOBER 4TH

commencing 8:30 p.m.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

7:30 p.m.—Sexsmith.

Owing to not having an operator, the Grand Theatre has been closed down for the last two weeks, however, a projectionist has now been secured, and this theatre will open again on Saturday, October 2nd, with two shows commencing at 7 and 9 p.m. The offering is "Dimples" starring Shirley Temple. This is a best hit show for the Ladies' Aid of the United Church. Get your tickets from members of this organization. This picture will also be shown on Monday, October 4th.

Do not forget the sale at Fitzgibbon's yard on Friday, October 1, when the household goods of J. M. McKay's will be sold. This is first class furniture, and anyone looking for this kind of furniture, will be well advised to attend this sale.

Make it a point to be on hand at the Oriental Tea under the auspices of the Ladies' Aid, which will be held in Bird's old store, Saturday, Sept. 25th.

The W. A. of the Emmanuel Church, Sexsmith, will meet at the home of Mrs. E. Murray, October 4th, at 3 p.m. Anyone having articles for the bazaar, please endeavor to bring or send them to this meeting.

SEXSMITH UNITED CHURCH
W. T. R. DELVIE, B.A., B.D.
Minister

Sunday, September 26
11:00 a.m.—Sexsmith Sunday School.
11:00 a.m.—Teesee Creek Sunday School.
11:00 a.m.—Teesee Creek.
3:15 p.m.—Morning View Sun. Sch.
3:25 p.m.—Morning View.
7:30 p.m.—Sexsmith.

ENJOY POWER LINE RECEPTION with a new GENERAL ELECTRIC Battery Radio

HERE is Battery Radio at its best—possessing features that ensure power, tone, selectivity and distance equal to AC electric sets. For style, beauty, economy, performance and convenience of operation these new G-E Magic Tone models set a new standard in battery radio values.



MODEL F-55CB
A truly new
convenient, world-wide
range of reception
\$89.95
(Batteries Extra)



MODEL F-58
A truly new
convenient, world-wide
range of reception
\$49.95
(Batteries Extra)

SEE... HEAR THESE NEW
G-E BATTERY RADIOS Today

Come In and Listen In

Sexsmith Supplies LIMITED

Investigate!

Northern Electric RADIO

There is a Northern Electric radio to suit every budget. Find out about the A.C. models featuring the "Microphonic Tone Chamber", and the Battery Operated sets with new low battery drain.

17 models, priced from \$19.95 to \$247.50.

SYDNEY - \$107.50
Model 623

See radio, long and short wave, Magnafied for extra short wave tuning. High selectivity and improved tone for sensitivity.

For further particulars, literature, the name of your nearest dealer, write NORTHERN ELECTRIC COMPANY LIMITED, Calgary.

T. A. Fairbairn

NORTHERN ELECTRIC RADIO DEALER

Sexsmith

Alberta

C. FEE

NORTHERN ELECTRIC RADIO DEALER

Grande Prairie

Alberta

LUTHERAN CHURCH SERVICES

K. A. KNUDSEN, Pastor

Sexsmith

Saturday, September 25

2 p.m.—Confirmation Class at the Norden Church.

Sunday, September 26

10 a.m.—Sunday School, Northfield.

11 a.m.—English service, Northfield.

2 p.m.—Sun. School, Norden Church.

2:30 p.m.—English service, Norden Church.

4 p.m.—Luther League, at Norden Church.

All young people are welcome.

Wednesday, September 30

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

8 p.m.—Devotional meeting to be held at Sexsmith.

VALHALLA CENTRE

THE SCHOOL FAIR

VALHALLA CENTRE, Sept. 16—

The School Fair was held at the Val-

halla Hall Thursday of last week with

pupils from the following schools com-

peting: Valhalla Royal Banner, Mollie,

Hornstead, Blomquist, Valley, Odio,

Baldur, La Glace and Northfield.

The judges all agree eloquently of

the numerous entries. One judge, a

resident of Grande Prairie, went as far

as to say the showing at the fair was

ten times better than that of the

Prairie.

After hours of work by the judges

and a great deal of suppressed excite-

ment on the part of the pupils, the

results were finally announced.

The trips to Vernon went to

Marlene Lee in the girls' division and

Roland Knudsen in the boys' division.

The Educational Diploma was awarded

to the Valhalla school, this school

making a splendid showing in school

work especially. The Agricultural

Diploma went to the Royal Banner

school, and both the pupils getting

trips to Vernon are also of that

school.

All in all it was indeed a success

and each year has been improvement

over the last.

LUTHERAN MEETING

The Lutheran League held their

usual monthly Sunday evening service

last Sunday with the president, Marie

Knudsen, in attendance.

The concert consisted of recitations

by Knudsen, Mrs. L. Tofstad, duet,

Krantz, solo, Mrs. L. Tofstad, duet,

Krantz, solo, Mrs. L. Tofstad, duet,

Krantz, solo, Mrs. L. Tofstad, duet,

Krantz, solo, Mrs. L. Tofstad,

THE WORLD OF WHEAT

By H. G. L. Strange
Director "Crop Testing Plant"

The low wheat yields in the West of recent years have been caused almost as much by loss of tillage and depletion of soil fertility as by lack of rainfall.

This startling statement is well believed. I find, by people in Eastern Canada. It is true, but the future for the West is bleak indeed.

But what do the actual records reveal? The average long-term wheat yield per acre for the whole West in 1914 was 21 bushels, but the four comparatively recent years, 1925 to 1928, averaged annually 20.1 bushels to the acre, a higher yield for any four years in the history of the West, excepting for the period from 1901 to 1904, when it was 21 bushels.

Fields and districts that have been cropped for 50 or 60 years show in the drought area—this year giving fine yields. On the other hand, in very early days, quite low yields were at times registered.

Records tell us further that, excepting in past years, low yields always come with low rainfall, and high yields with good rainfall.

Rainfall then still governs the yields and soil fertility is of much less importance.

Give the Prairies again good rains, and the fields will again produce good crops.

Following factors have tended to raise prices—growing loss of war in World—Rains lower quality of grain in northern Europe—Rains threaten damage to crops in eastern Russia, harvesting progresses slowly—U. S. Department of Agriculture reduces corn, wheat, barley and flax estimates—Increase in British malting barley requirements.

Following factors have tended to lower prices—Denial wheat quality good—Russia makes substantial wheat shipments of superior quality—Low milling, and use of substitutes in Europe curtail imports—General rains benefit Indian native food crops and help spring sowing—Manchurian soy bean crop above last year—Large Mediterranean bush oil production.

A Trip To ENGLAND

By J. ARCHER
(Letter No. 3)

THE LAST OF THE EMIGRANTS

I am going to skip over a more vital problem.

One of Canada's greatest needs is more settlers of the right kind, where we can get them from, not from the east as far as my observation of that country and farming conditions there.

A farm labourer there is better off than possibly the average farmer in Saskatchewan or Alberta. The minimum wage for a farm-hand is 42.10 per week or the equivalent of \$12.50, that is roughly \$20.00 a month, with this he gets a house rent free.

Hours of work from 8 a.m. to 6 p.m., and the usual holidays also.

The English farmer will not consider emigrating and that is the class we want, as he has both experience and money.

Card in Scout uniform appear on two high value stamps. Another series show a Wolf Cub. Another the letter 'N' in semaphores, two Scouts climbing over a camp fire, and a Scout with pack and staff on the trail. The same series was over printed in 1934, the stamps going toward the upkeep of the Rumanian Scout Jamboree of that year. The last series of 1935, show a Scout and a Scout leader, a Scout Guide on the 10 lb stamp, Sea Scouts and Land Scouts on the 2 lb, a Scout leader on the 1 lb, and a saluting Scout on the 1/2 lb.

But farming is too well protected by the Government in that country and the price for his commodities are such that it enables him to make a substantial income from a 50-acre farm.

I will give you one instance of the income from a farm of 250 acres and that appears to be a common size farm. This farm last year, and that was considered an average year, made \$1000 clear of all expenses from poultry.

There is around 1000 head of poultry the year through, all feed purchased and three different breeds of poultry kept.

That farm has a dairy herd of forty cows, and the farmer informed me that he usually clears \$1000 or around \$200 clear a year from his herd of dairy cows and flock of sheep. This farm employs a farm manager and two men.

I went to a farm of 50 acres and found that his net income last year was \$1000, all made from his dairy herd of cows. He drives a better than average car and has a fully modern brick home.

His milk is taken from his farm, he never allows a horse on the highway. These horses work his farm.

What applies to Great Britain also applies possibly in a lesser degree to other very desirable countries that we might obtain emigrants from such as Norway, Sweden and Denmark.

Seven of them during the war she purchased her flour by the ounce. That fact has had considerable influence on the British Government in securing the British farmer a reasonable return for his produce.

A farm labourer in a secreted property to such an extent, that it is thought compared with other countries far from the markets of the world, Britain has one of the world's best markets at its door.

A farmer in several Staffordshire, has a population of several millions within 30 or 40 miles. If we could double the

population of the Grande Prairie district by thickening up the people on the land, business would feel the reaction and everyone would benefit by it.

The British farmer has no first-hand or drought to contend with. He has a steady income but his work is 365 days in the year on a dairy farm. Hardly does one in Canada use such improved methods of farming as I saw in England. Machinery on some farms seem almost superfluous. I saw a number of farms that had power lawn mowers for a small lawn, little more than the size of the tennis lawn.

The use of electricity surprised me, but that is on account of the dense population, which produces a very cheap rate, so that the farmers have electric cooking stoves and electric heaters in almost every room on some farms.

The emigration to Great Britain far exceeds the emigration from Great Britain.

The date, the unemployment insurance and old age pension will be my next article.

Steps are being taken to reduce a Welsh memorial to the late Denar Marston on the spot where he carried out first successful wireless experiments, Lavernock Point, Penarth.

In France more men than women fall in the motor driving test.

Work or pay..

YOU'LL DO IT BETTER AND EASIER WITH QUAKER OATS TO SUSTAIN YOUR ENERGY

Just try eating a delicious breakfast of Quaker Oats every day for two weeks and see how much better you feel—happy too.

For Health and Vitality

BEER is Best

ENJOY YOUR FAVORITE BRAND OF ALBERTA BEER IN YOUR HOME... ORDER A CASE TO-DAY

ON DRAUGHT AT ALL LICENSED PREMISES

This Advertisement is Not Inserted by the Alberta Liquor Control Board or by the Government of the Province of Alberta

Work or pay..

YOU'LL DO IT BETTER AND EASIER WITH QUAKER OATS TO SUSTAIN YOUR ENERGY

Just try eating a delicious breakfast of Quaker Oats every day for two weeks and see how much better you feel—happy too.

For Health and Vitality

BEER is Best

ENJOY YOUR FAVORITE BRAND OF ALBERTA BEER IN YOUR HOME... ORDER A CASE TO-DAY

ON DRAUGHT AT ALL LICENSED PREMISES

This Advertisement is Not Inserted by the Alberta Liquor Control Board or by the Government of the Province of Alberta

Work or pay..

YOU'LL DO IT BETTER AND EASIER WITH QUAKER OATS TO SUSTAIN YOUR ENERGY

Just try eating a delicious breakfast of Quaker Oats every day for two weeks and see how much better you feel—happy too.

For Health and Vitality

BEER is Best

ENJOY YOUR FAVORITE BRAND OF ALBERTA BEER IN YOUR HOME... ORDER A CASE TO-DAY

ON DRAUGHT AT ALL LICENSED PREMISES

This Advertisement is Not Inserted by the Alberta Liquor Control Board or by the Government of the Province of Alberta

Work or pay..

YOU'LL DO IT BETTER AND EASIER WITH QUAKER OATS TO SUSTAIN YOUR ENERGY

Just try eating a delicious breakfast of Quaker Oats every day for two weeks and see how much better you feel—happy too.

For Health and Vitality

BEER is Best

ENJOY YOUR FAVORITE BRAND OF ALBERTA BEER IN YOUR HOME... ORDER A CASE TO-DAY

ON DRAUGHT AT ALL LICENSED PREMISES

This Advertisement is Not Inserted by the Alberta Liquor Control Board or by the Government of the Province of Alberta

Work or pay..

YOU'LL DO IT BETTER AND EASIER WITH QUAKER OATS TO SUSTAIN YOUR ENERGY

Just try eating a delicious breakfast of Quaker Oats every day for two weeks and see how much better you feel—happy too.

With the Boy Scouts

Scout Meets For All Religions

The international and undominant character of the recent world gathering of the Boy Scouts in London was reflected in the camp menus, which included a variety of foods for Jewish, Muslim, Hindu and others.

A Scots Age Dancer F. Baden-Powell

Probably no world figures receive such a wide variety of birthday gifts as Lord Baden-Powell each year from Boy Scout members in every part of the globe. One of the oddities added to his collection of gifts last year was a beautifully made Scots age dancer, a gift of the Boy Scouts of Denmark.

London Holiday For Unemployed

Twenty unemployed men from the distressed area of Tow Law, Durham, were given an August week holiday in London by the Scouts of the city. Tow Law was "adopted" by the London Rover two years ago, and a handicraft and social club developed for the unemployed there, as a community good turn.

A Scout Good Turn Adds a Canadian Citizen

A story of Canadian Boy Scouts in England helping a man who had fallen in the mud, instead of laughing at him and the coming of the man to Canada as a result, was told in the "Boys and Girls" Daily Mail by Lord Baden-Powell. The incident occurred at the World Scout Jamboree in England in 1929. When the man, who was almost a week of mud, in consequence of constant rain.

As told by the Chief Scout, when the man fell, the Canadian lads, instead of laughing, as 99 out of 100 boys would have done, ran out, helped the man up, and had him in to tea, while they cleaned and dried his clothes. The action of the accident was so impressed by the kindness of the young Canadians, that he later went to Canada to what kind of a country produced such good fellows.

In the end, the Canadian Scout's story, the found he liked Canada so well that he settled there. He started in business and made a success of it. But, best of all, he joined up with the Scout movement, and is now a keen and successful Scout.

Rumanian Scout A Modern David

A Rumanian Boy Scout, Constantine Varatianscu, watching his father's sheep, snatched David's battle with the lion when an eagle swooped down to carry off a lamb. As the great bird rose with the lamb, the Scout threw himself upon it, and after a terrific struggle had the eagle securely tied with good Scout knots. In recognition of his bravery, Boy Scout Varatianscu received a medal from the King of Rumania.

Boy Scouts' Perpetual Fire Of Friendship

A thought-provoking feature at the recent National Jamboree of the Boy Scouts of America at Washington, attended by Scouts from 27 foreign countries, was a "Perpetual Fire of Friendship." The fire, which symbolized the unity, peace and goodwill existing among Boy Scouts throughout the world, was lighted with an impressive ceremony at the opening of the Jamboree, and was kept burning brightly day and night.

Scout adherents in these countries. Rumania has issued four series, the first in 1931. Of these the 3 lb stamp pictures the Jamboree of a Tenderfoot Scout. Scouts in camp appear on another, and on another Scout training leader is a starving mother and baby. The Rumanian Chief Scout, Prince Nicholas and King

The Facts About Banking in Canada

Reproduced from the Third Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, September 21st, from 8:30 to 8:45, and Wednesday, September 22nd, from 12:00 noon to 12:15.

Millions Paid in Taxes to the Dominion Government... More Millions to the Provinces and to the Municipalities... Alberta's Revenue From the Banks Boasted... Most Branches Operate at Loss... Banks Have Faith in Alberta.

CANADA'S Chartered Banks have paid in taxes, in Canada during the last ten years \$74,301,000.

I would tell you about the last week that we would tell you about the end of taxes. Before we get along very far to-night we shall give you a very plain, short set of figures. I would like you to get with pencil and paper to take down these figures when I reveal them to you.

We shall tell you also about our earnings, our profits and dividends. Our critics have been talking a great deal about the fabulous profits we are said to make; that criticism is unfounded. Let me repeat, as I said in our first broadcast, that we believe that many critics of the banks are sincere. We, too, are sincere.

You are often told that the banks should be taxed but we tell you that the banks are taxed, and we want to tell you some things that will interest you, about the taxes we bear.

Now are you ready with pencil and paper? We will pause for a few seconds so that you may get ready—We are not going to ask you to take down a long list but just a few plain figures.

Well now, are you ready? Here is the story: During the last ten years the banks have paid:

In taxes to—
The Dominion — \$22,771,000
The Provinces — 13,268,000
Municipalities — 38,262,000

This makes the sum I gave you in starting this broadcast — a total of \$74,301,000, which we have paid in taxes in ten years. The banks do not complain of fair taxation; they expect to bear their due proportion of the expense of running a Municipality, a Province or the Dominion but, because so many people have been led to believe that the banks are not taxed at all, we are telling you of the taxes that we do pay.

Take the case of Alberta alone. This year the Province imposed upon us a new and additional tax of one-tenth of one per cent of our paid-up capital. It amounts to \$141,000 this year. Last year we paid to the Alberta Government total taxes of \$81,150. This averaged out at \$390 per branch. From paying \$81,150, in 1936, our Alberta tax in 1937 has been boosted to a grand total of \$222,000, or nearly three times what it was before.

We have told you the story of Provincial taxes. Now we turn for a moment to Municipal taxes. In 1936 the total of taxes we paid to Alberta Municipalities amounted to \$253,600.

Our total of Municipal taxes in Alberta averaged out at \$1,219 per branch.

Let me repeat — the taxes paid by the banks in 1936 to the Province of Alberta alone averaged out at \$390 per branch. In 1937 they had risen to an average of \$1,115 per branch. And let me further repeat that the Alberta municipal taxes paid by the banks last year amounted to \$1,219 per branch. At this rate we are now paying a total of \$2,334 per branch in Provincial and Municipal taxes combined, quite regardless of the heavy Dominion taxes we bear. The Provincial and Municipal taxes combined, which are paid by the banks in Alberta, now reach the grand total of \$475,600 per year.

And yet, to hear some folks speak, you'd never know that the banks are taxed at all!

Do you know that very few of the bank branches in Alberta are making any profit? We are now going to tell you something that has never been revealed to the public before — we are letting you in on a secret.

Now if you are ready again with your pencil and paper we will give you the actual figures for 1935, the most recent year for which complete figures are available. There were then 221 branch banks in Alberta: Only 41 of them made any profit. Seven of the 41 made not more than \$300 in that year.

And 186 were operated at a loss. You can add up for yourselves what effect \$141,000 in new and added taxes has had on that picture.

With all this newly-revealed information I have given you the picture is still incomplete, for you all know that a business such as ours cannot be carried on without some losses. Indeed the net result in Alberta for the ten years 1926 to 1935, is that most providing operating expenses and taking care of bad and doubtful debts, the banks have incurred a very substantial loss.

The money thus lost, I assure you, did not drip from the end of a fountain pen.

You may ask — "Then why do the banks continue to operate in Alberta?" We answer for you: The Chartered Banks have faith in Alberta's future and in the people of this Province. We feel sure that the period of hardship and drought will pass. The West has had a terrible struggle during the last seven or eight years. I remember the time, and many listeners must remember it too, when this Western country produced an export wheat crop of three to five hundred million bushels a year, when prices were high and marketing conditions were good. For years the West had, roughly speaking, from Three to Five Hundred Million Dollars in new money coming back into this country from the marketing of this newly produced wealth. Then, through fear of war and other conditions, the countries in Europe started restricting their wheat imports and growing their own. World markets collapsed. Canada's banks did not do it; fear in Europe had much to do with it. And after that came the succession of heart-breaking dry seasons that our farmers have endured. You and I know what that has meant to the West. It is no more than that for about seven years in the Great Central Plain of this Province and for almost ten years in the South, farmers have had neither no crops or poor markets, which in any case result in the same thing — little or no money.

Canada's Chartered Banks had no more to do with the collapse of the Alberta alone averaged out at \$390 per branch. In 1937 they had risen to an average of \$1,115 per branch. And let me further repeat that the Alberta municipal taxes paid by the banks last year amounted to \$1,219 per branch. At this rate we are now paying a total of \$2,334 per branch in Provincial and Municipal taxes combined, quite regardless of the heavy Dominion taxes we bear. The Provincial and Municipal taxes combined, which are paid by the banks in Alberta, now reach the grand total of \$475,600 per year.

And yet, to hear some folks speak, you'd never know that the banks are taxed at all!

Do you know that very few of the bank branches in Alberta are making any profit? We are now going to tell you something that has never been revealed to the public before — we are letting you in on a secret.

Now if you are ready again with your pencil and paper we will give you the actual figures for 1935, the most recent year for which complete figures are available. There were then 221 branch banks in Alberta: Only 41 of them made any profit. Seven of the 41 made not more than \$300 in that year.

And 186 were operated at a loss. You can add up for yourselves what effect \$141,000 in new and added taxes has had on that picture.

With all this newly-revealed information I have given you the picture is still incomplete, for you all know that a business such as ours cannot be carried on without some losses. Indeed the net result in Alberta for the ten years 1926 to 1935, is that most providing operating expenses and taking care of bad and doubtful debts, the banks have incurred a very substantial loss.

The money thus lost, I assure you, did not drip from the end of a fountain pen.

You may ask — "Then why do the banks continue to operate in Alberta?" We answer for you: The Chartered Banks have faith in Alberta's future and in the people of this Province. We feel sure that the period of hardship and drought will pass. The West has had a terrible struggle during the last seven or eight years. I remember the time, and many listeners must remember it too, when this Western country produced an export wheat crop of three to five hundred million bushels a year, when prices were high and marketing conditions were good. For years the West had, roughly speaking, from Three to Five Hundred Million Dollars in new money coming back into this country from the marketing of this newly produced wealth. Then, through fear of war and other conditions, the countries in Europe started restricting their wheat imports and growing their own. World markets collapsed. Canada's banks did not do it; fear in Europe had much to do with it. And after that came the succession of heart-breaking dry seasons that our farmers have endured. You and I know what that has meant to the West. It is no more than that for about seven years in the Great Central Plain of this Province and for almost ten years in the South, farmers have had neither no crops or poor markets, which in any case result in the same thing — little or no money.

Canada's Chartered Banks had no more to do with the collapse of the Alberta alone averaged out at \$390 per branch. In 1937 they had risen to an average of \$1,115 per branch. And let me further repeat that the Alberta municipal taxes paid by the banks last year amounted to \$1,219 per branch. At this rate we are now paying a total of \$2,334 per branch in Provincial and Municipal taxes combined, quite regardless of the heavy Dominion taxes we bear. The Provincial and Municipal taxes combined, which are paid by the banks in Alberta, now reach the grand total of \$475,600 per year.

And yet, to hear some folks speak, you'd never know that the banks are taxed at all!

Do you know that very few of the bank branches in Alberta are making any profit? We are now going to tell you something that has never been revealed to the public before — we are letting you in on a secret.

Now if you are ready again with your pencil and paper we will give you the actual figures for 1935, the most recent year for which complete figures are available. There were then 221 branch banks in Alberta: Only 41 of them made any profit. Seven of the 41 made not more than \$300 in that year.

And 186 were operated at a loss. You can add up for yourselves what effect \$141,000 in new and added taxes has had on that picture.

With all this newly-revealed information I have given you the picture is still incomplete, for you all know that a business such as ours cannot be carried on without some losses. Indeed the net result in Alberta for the ten years 1926 to 1935, is that most providing operating expenses and taking care of bad and doubtful debts, the banks have incurred a very substantial loss.

The money thus lost, I assure you, did not drip from the end of a fountain pen.

of these losses, as I have shown you, we have an increased tax burden to carry.

Alberta audiences are intelligent—they are alive to questions of economics. Remember our responsibility to safeguard the funds of depositors. When we are losing money, if costs are increased by steep advance in taxes, what then? The alternative is either to pass on to our customers these added costs or steadily close out losing branches to a point where ends can be made to meet. Either way is a hardship to our customers and an inconvenience to their communities.

Now we turn to the matter of earnings. It is a popular misapprehension that because we pay one and one-half per cent on savings deposits and because, on the other hand, the highest interest rate we can charge by law is seven per cent, the difference between the one and one-half per cent and the seven per cent is a "valve" — all profit. Let me point out to you why it is not so.

We have costs: I am sure that all of my hearers are aware that no business can be carried on without costs. We pay wages. In the Province of Alberta alone during the past year we paid \$2,015,000 in wages to employees. We pay rent on premises. We spend money for stationery, printing and postage. We buy water, fuel and light. We pay the enormous taxes that I have spoken to you about. We contribute heavily to pension funds and to group insurance for employees. Depreciation on bank buildings takes a large sum each year. We have also to set aside a substantial amount each year as a reserve for bad debts.

In addition to our costs there are distinct restrictions on bank earnings. Only a relatively small proportion of our loans earns the legal maximum of seven per cent. Let me tell you about these restricted earnings.

Banks must keep themselves in such a position that anybody going to the bank to withdraw his savings can get his money. We are required by statute to deposit with the Bank of Canada, earning nothing at all, a certain percentage of our depositors' funds. In addition it is necessary to keep in short-term investments a further amount upon which the yield is low. Why is this yield low? Because the bonds in which these funds are placed will mature at short date. Cash reserves of other companies as well as those of Chartered Banks are looking for this sort of investment — the type which can, of course, most readily be turned back into cash. The demand for this type of investment is great and the supply none too plentiful; therefore, the price is high — which is another way of saying that the earning—the yield—is low.

The costs of doing business, coupled with restrictions on earnings, mean that the difference between the one and one-half per cent we pay and the seven per cent which it is wrongly supposed we earn on all our loans.

Let us take a little instance of the earnings on a loan. Let us say a farmer borrows \$100 in April, expecting to repay in the fall — say a six months' transaction. If the interest is seven per cent the gross amount of rent on this money paid to

the bank is \$3.50 — in other words the farmer has used \$100 for six months at a rental of \$3.50; but what does the bank receive net? Not \$3.50, but a matter of cents only. We have taken six months' transaction for illustration. The rate of profit is no greater if the loan runs longer. Why? Because the costs we mention are running on all the time, too.

Last year's net earnings of the Chartered Banks on all of their business everywhere amounted to only one-half of one per cent on total assets, and in previous years approximately the same. What commercial business or enterprise gets along on so narrow a margin?

You often hear it said that we pay big dividends and our own published annual statements are often used against us as seeming proof. Do you know that for every dollar of dividends paid the banks pay ninety cents in taxes?

The fact is that while by law \$100 is the par value of bank stock the average price at which the banks have sold their shares is \$165, of which \$100 has gone to Capital Account and \$65 to Reserve. In addition, during the scores of years the Chartered Banks have been in business, earnings of \$29 per share — instead of being paid out in dividends to shareholders—have been transferred to Reserve to add to the protection of bank depositors.

The total of a shareholder's investment is, therefore, on the average \$192 per share. So an \$8 dividend in share is a payment of only just over four per cent on the money invested.

Now we have dealt with taxes, earnings, costs and dividends. We have shown that banks operate upon a much smaller margin of profit than other lines of business.

We want to bring it home that the bank is a part of the community — that is true in the strongest sense. Besides giving a valuable service, banks maintain offices and staffs in scores of Alberta communities. They give opportunity of employment and a start in life to young people who take an active part in community affairs.

As a customer of public utilities, your local bank buys water, light, gas, power and fuel. It pays local taxes which go to the support of schools and hospitals and municipal institutions. It is on the job the year around, sharing your problems and taking its place as a good citizen.

And let me say that apart from their share of Dominion Government taxes — apart from any reserve which had accounts, the Alberta Branches of Canada's Chartered Banks spent last year in taxes — Provincial and Municipal — over \$475,600 on goods and other services, the huge sum of \$3,000,139 to carry on business in Alberta. That was purchased with power for Alberta and confidence in the fair judgment of its people when all of the facts are before them.

I hope I have made it clear that we have carried on for many years, at a loss so far as our operations in the Province of Alberta are concerned. Canada's Chartered Banks have faith in the future of Alberta and confidence in the fair judgment of its people when all of the facts are before them.

I hope I have made it clear that we have carried on for many years, at a loss so far as our operations in the Province of Alberta are concerned. Canada's Chartered Banks have faith in the future of Alberta and confidence in the fair judgment of its people when all of the facts are before them.

I hope I have made it clear that we have carried on for many years, at a loss so far as our operations in the Province of Alberta are concerned. Canada's Chartered Banks have faith in the future of Alberta and confidence in the fair judgment of its people when all of the facts are before them.

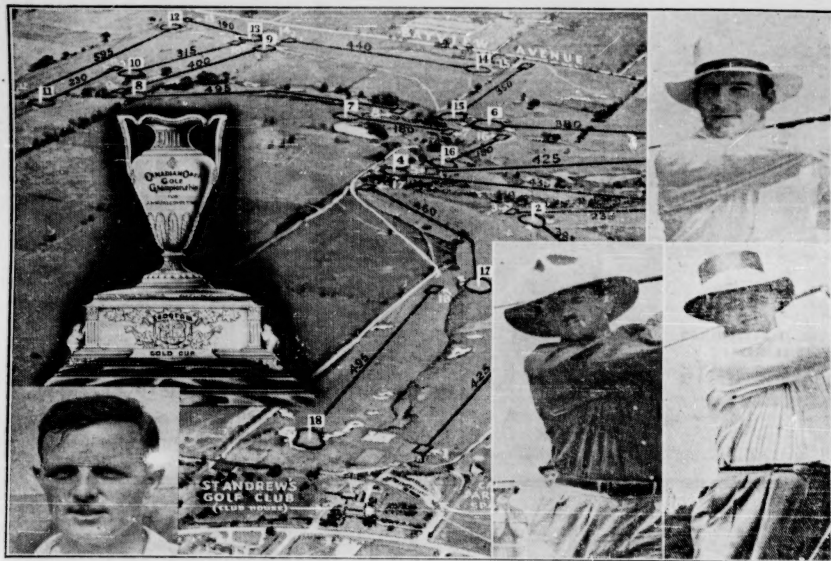
I hope I have made it clear that we have carried on for many years, at a loss so far as our operations in the Province of Alberta are concerned. Canada's Chartered Banks have faith in the future of Alberta and confidence in the fair judgment of its people when all of the facts are before them.

Watch for Announcement Giving Dates and Times of Fourth Broadcast.

This and Future Addresses Will Be Reproduced in This Newspaper.

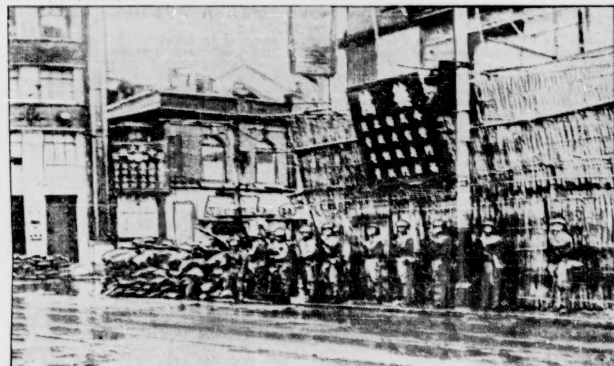
ILLUSTRATED NEWS OF THE WEEK - A SPECIAL TRIBUNE FEATURE

THE BEST OF THE WEEK'S INTERESTING NEWS PICTURES



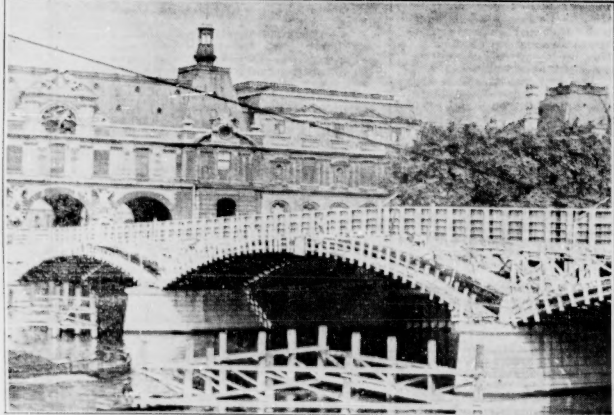
CANADIAN OPEN CHAMPIONSHIP ATTRACTS MANY STARS

The Canadian Open Golf Championship, played over the course of St. Andrews Golf Club, Toronto, on September 9, 10, 11, attracted one of the greatest fields of famous golfers ever to play in Canada. Above is an aerial view of the St. Andrews course, while inset, top left, is the beautiful gold trophy which goes to the winner. Presented by the House of Seagram last year to the Royal Canadian Golf Association for annual competition, the Seagram Gold Cup was won by Lawson Little. Inset are some of the prominent stars who entered the championship series. Lower left, Bob Gray, Jr., young Canadian golfer who had the best score of any Canadian in last year's event. Top right, "Light Horse Harry" Cooper, winner of the 1932 Canadian Open. Bottom right, "Wild Bill" Melhorn, colorful United States player, and Jimmy Thompson, runner-up last year.



ORIGINAL PICTURE FROM SHELL-TORN SHANGHAI

Japanese troops in Shanghai are here shown waiting for air attacks. The Japs claim to have brought down something like 20 Chinese planes, while the Chinese claim to have downed 60 Japanese machines.



NEW BRIDGE AT PARIS

The new Carroussel Bridge, which is to be opened shortly, when finished, will be one of the widest in Paris and will replace the old Carroussel bridge, the first iron bridge to be built in the French capital. The Louvre shows in the background.



ARCHERY CHAMPIONSHIPS AT WINDSOR, ENGLAND

A general view of the lovely grounds of the Imperial Service College at Windsor during the Southern Counties archery championships.



U. S. TENNIS QUEEN

It was a case of putting little Mme. Jacqueline Horner in a corner when the French tennis lassie met Alice Marble (above) defending champion in the women's national tennis matches at Forest Hill L.L. Miss Marble from California defeated Mme. Horner in a short match.



PLAYED IN INTERNATIONAL NET FINALS

When Anita Lisana of Chile (left) and Jadwiga Jedzejewska of Poland (right) blazed their way up through the elimination rounds, there were prospects of an all-foreign battle in the women's national tennis singles championships at Forest Hills, N. Y.



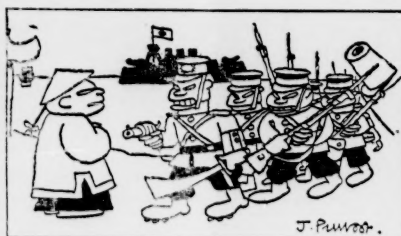
THE QUEEN OF RADIO

Dressed in a remarkable costume which suggests the other waves, Miss Elmine Humphreys, the Radio Queen at the 1937 British Exhibition, looks like a Goddess from Mars.



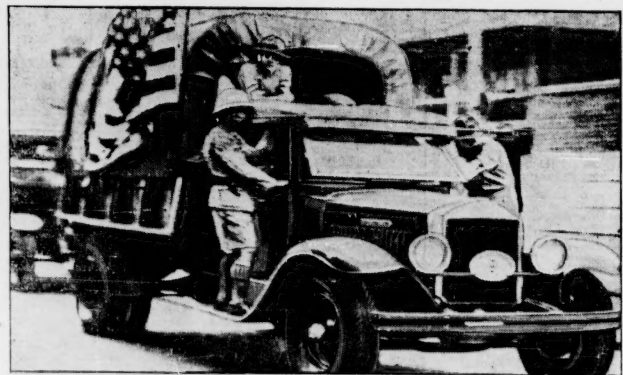
SOON SPAIN WILL ALL BE MINE!

From The Arizona Republic, Phoenix.



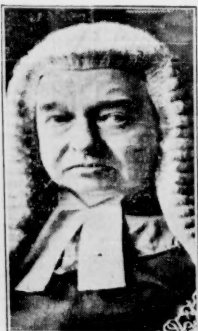
FIRST SPAIN, NOW CHINA

"Good morning! We wish to discuss the withdrawal of volunteers!" —Le Canard Enchaîné, Paris.



REINFORCEMENTS FOR FOREIGN SECTION OF SHANGHAI

An American tank, just arrived from Manila, proceeding through the streets of Shanghai, where death and destruction have followed bombardments and bombings.



VISITING CANADA

Baron Hewart, Lord Chief Justice of England, who is on a two weeks' visit to Canada.



JUNIOR CAR CLUB RACE

Little cars had their day when the Junior Car Club's 200-mile race was held at Donington Park, near Derby, England. The picture shows the start. A. C. Dobson, the winner, who travelled 69.67 miles per hour, is shown at the extreme right.

OF USED FURNITURE THAT
OF RECONDITIONED PIANOS

